

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John Michael Bradley
Rebecca S. Bradley
Debtors

Case No. 15-04370-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-4

User: KADavis
Form ID: 318

Page 1 of 2
Total Noticed: 25

Date Rcvd: Sep 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2018.

db/jdb
5093465 +John Michael Bradley, Rebecca S. Bradley, 3799 Judson Hill Road, Gillett, PA 16925-7886
5093471 ARMENIA MT EMERG PHYS, PO BOX 37806, PHILADELPHIA, PA 19101-0106
5093468 BURR AND REID LLP, 400 PLAZA DRIVE, PO BOX 2308, BINGHAMTON, NY 13902-2308
+FORD CREDIT, c/o PATENAUE AND FELIX, 4545 MURPHY CANYON RD 3RD FL,
SAN DIEGO, CA 92123-4363
4707023 Farm Service Agency, RR5, Box 5030A, Towanda, PA 18848
4707024 +Farm Service Agency PA, US Dept. of Agriculture, 1 Credit Union Place, Ste. 320,
Harrisburg, PA 17110-2912
5093464 +GH HARRIS ASSOCIATES INC, PO BOX 216, DALLAS, PA 18612-0216
4747200 Guthrie Medical Group, P.C., c/o Burr & Reid, LLP, 400 Plaza Drive, PO Box 2308,
Binghamton, NY 13902-2308
5093469 ++H ROCKWELL SON INC, 430 TROY STREET, CANTON PA 17724-1024
(address filed with court: H ROCKWELL SON INC, PO BOX 197, CANTON, PA 17724)
4993817 +John A. DiGiamberardino, Esquire, Case & DiGiamberardino, P.C., 845 N. Park Road, Ste. 101,
Wyomissing, PA 19610-1342
4707027 +Law Office of Burr & Reid, Collection Supervision, PO Box 2308, Binghamton, NY 13902-2308
4707029 Penelec - A First Energy Company, PO Box 16001, Reading, PA 19612-6001
4707030 +Phoenix Financial Service, P.O. Box 361450, Indianapolis, IN 46236-1450
5093470 +TROY COMMUNITY HOSPITAL, 275 GUTHRIE DRIVE, TROY, PA 16947-1134
4766405 +The Bank of New York Mellon Trust Company, Robertson, Anschutz & Schneid,
6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
4707031 #+Trident Asset Mgmt, 53 Perimeter Center East, Ste. 440, Atlanta, GA 30346-2294
4747201 Troy Community Hospital, c/o Burr & Reid, LLP, 400 Plaza Drive, PO Box 2308,
Binghamton, NY 13902-2308
4749747 +USA, acting through USDA, Farm Service Agency, 200 Lake Road, Suite D,
Towanda, PA 18848-9693

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5093466 +EDI: HFC.COM Sep 19 2018 22:53:00 BENEFICIAL CONSUMER DISCOUNT CO,
dba BENEFICIAL MORTGAGE CO OF PA, 1778 E 3RD STREET, WILLIAMSPORT, PA 17701-3862
5093467 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2018 19:14:54 COMMONWEALTH OF PA,
DEPT OF REVENUE, DEPT 280946, HARRISBURG, PA 17128-0946
4707022 EDI: CCS.COM Sep 19 2018 22:53:00 Credit Collection Service, P.O. Box 9134,
Needham Heights, MA 02494-9134
4707025 +E-mail/Text: paparalegals@pandf.us Sep 19 2018 19:15:30 Ford Credit,
c/o Gregg L. Morris, Esquire, 213 E. Main St., Carnegie, PA 15106-2701
5093469 E-mail/Text: prock31@frontiernet.net Sep 19 2018 19:14:19 H ROCKWELL SON INC, PO BOX 197,
CANTON, PA 17724
4707026 +E-mail/Text: bkynotice@harvardcollect.com Sep 19 2018 19:15:36
Harvard Collection Services, Inc., 4839 N. Elston Avenue, Chicago, IL 60630-2589
4707028 +Fax: 407-737-5634 Sep 19 2018 19:28:30 Ocwen Loan Servicing, Attn:Bankruptcy Department,
1661 Worthington Rd, Ste. 100, West Palm Beach, FL 33409-6493
4710309 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2018 19:14:54
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,
Harrisburg P A 17128-0946

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr OCWEN LOAN SERVICING, LLC, AS SERVICER FOR THE BAN

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2018 at the address(es) listed below:

John Anthony DiGiamberardino on behalf of Debtor 2 Rebecca S. Bradley jad@cdllawoffice.com,
dmk@cdllawoffice.com
John Anthony DiGiamberardino on behalf of Debtor 1 John Michael Bradley jad@cdllawoffice.com,
dmk@cdllawoffice.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
Mario John Hanyon on behalf of Creditor The Bank of New York Mellon Trust Company
pamb@fedphe.com
Thomas I Puleo on behalf of Creditor United States Department of Agriculture, Farm Service
Agency tpuleo@kmlawgroup.com, bkggroup@kmlawgroup.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:Debtor 1 **John Michael Bradley**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9324**

EIN --_-----

Debtor 2 **Rebecca S. Bradley**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3770**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **4:15-bk-04370-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Michael Bradley
aka J. Michael Bradley, aka Michael Bradley, aka
Mike Bradley

Rebecca S. Bradley

**By the
court:**September 19, 2018

Honorable John J. Thomas
United States Bankruptcy Judge

By: KADavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.